

**IN THE UNITED STATES PATENT AND TRADEMARK OFFICE**

	) Confirmation No.: 1330
	)
	) Group Art Unit: 3628
	)
Applicants: LAWRENCE et al.	) Examiner: Subramanian, Narayanswamy
	)
Application No.: 09/812,627	) <b>AMENDMENT and RESPONSE</b> to
	) September 8, 2006 Non-Final Office
Filing Date: 3/20/2001	) Action
	)
For: AUTOMATED GLOBAL RISK	) Attorney Docket No.: G08.124
MANAGEMENT	)
	) <b>PTO Customer Number 28062</b>
	) Buckley, Maschoff & Talwalkar LLC
	) 50 Locust Avenue
	) New Canaan, CT 06840

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Mail Stop Amendment  
Commissioner for Patents  
P.O. Box 1450  
Alexandria, VA 22313-1450

Sir:

In response to the Non-Final Office Action mailed September 8, 2006, please amend the above-identified application as follows:

**Amendments to the claims** are reflected in the listing of claims that begins on page 2 of this paper.

**Remarks** begin on page 7 of this paper.